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Case 07-15698 Filed 08/29/07 Entered 08/29/07 14:41:01 Desc Main Doc 1 (Official Form 1) (04/07) Document Page 1 of 35 **United States Bankruptcy Court** Voluntary Petition **Northern District of Illinois** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Wall. Natasha All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Natasha Pilipuf Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 4979 than one, state all): Street Address of Debtor (No. & Street, City, State & Zip Code): Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 605 Almond Lane Hoffman Estates, IL **ZIPCODE 60169** ZIPCODE County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address): ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor (if different from street address above): ZIPCODE Chapter of Bankruptcy Code Under Which Type of Debtor Nature of Business (Form of Organization) (Check **one** box.) the Petition is Filed (Check one box.) (Check one box.) **✓** Chapter 7 Chapter 15 Petition for Health Care Business ✓ Individual (includes Joint Debtors) Single Asset Real Estate as defined in 11 Chapter 9 Recognition of a Foreign U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Stockbroker
Commodity Broker Partnership Chapter 13 Recognition of a Foreign Other (If debtor is not one of the above entities, Nonmain Proceeding check this box and state type of entity below.) Clearing Bank Nature of Debts Other (Check one box) **✓** Debts are primarily consumer Debts are primarily Tax-Exempt Entity debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an (Check box, if applicable.) Debtor is a tax-exempt organization under individual primarily for a personal, family, or house-Title 26 of the United States Code (the Internal Revenue Code). hold purpose." Filing Fee (Check one box) Chapter 11 Debtors: Check one box: ✓ Full Filing Fee attached Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000. Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. ☐ A plan is being filed with this petition
☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 50-100-5,001-10,001-25,001-50,001-200-1.000-1-Over 49 99 199 999 5,000 10,000 25,000 50,000 100,000 100,000 \checkmark П

Estimated Assets

\$\sum \\$0\to

\$10,000

Estimated Liabilities

\$0 to

\$50,000

✓ \$100,000 to

\$100,000 to

\$1 million

\$1 million

\$1 million

\$100 million

\$1 million

\$100 million

More than

More than

\$100 million

\$100 million

\$10,000 to

\$100,000

\$50,000 to

\$100,000

of the petition.

Case 07-15698 Doc 1 Filed 08/29/07 (Official Form 1) (04/07) Document Voluntary Petition	Entered 08/29/07 14:41:01 Desc Main Page 3 of 35 FORM B1, Page 3		
(This page must be completed and filed in every case)	Wall, Natasha		
Signa	atures		
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X /s/Natasha Wall Signature of Debtor Natasha Wall Signature of Joint Debtor Telephone Number (If not represented by attorney) August 29, 2007	Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X Signature of Foreign Representative Date		
Signature of Attorney X /s/ James M. Kelly Signature of Attorney for Debtor(s) James M. Kelly Printed Name of Attorney for Debtor(s) The Law Offices Of James M. Kelly, PC Firm Name 119 North Northwest Highway Address Palatine, IL 60067 Telephone Number August 29, 2007 Date	Signature of Non-Attorney Petition Preparer I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address		
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this	X		

petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Cim	nature of Authori	zad Individual		
Sigi	nature of Authori	zed marviduai		
— Prir	nted Name of Aut	horized Individua	1	
Tit1	e of Authorized I	ndividual		

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

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Desc Main

Official Form 1, Exhibit D (10/06) Page 4 of 35 Document United States Bankruptcy Court

Northern District of Illinois

IN RE:		Case No.		
Wall, Natasha		Chapter 7		
	Debtor(s)	•		
EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE				

WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by
motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Natasha Wall
•	

Date: August 29, 2007

Case 07-15698 Doc 1 Filed 08/29/07 Entered 08/29/07 14:41:01 Desc Main Document Page 5 of 35 UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by $\S 342(b)$ of the Bankruptcy Code.

l, responsible person, or partner of
cruptcy petition preparer.) ed by 11 U.S.C. § 110.)

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Wall, Natasha	X /s/ Natasha Wall	8/29/2007
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

Case 07-15698 Official Form 6 - Summary (10/06)

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Document Page 7 of 35 United States Bankruptcy Court

Northern District of Illinois

IN RE:		Case No
Wall, Natasha		Chapter 7
·	Debtor(s)	•

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 193,000.00		
B - Personal Property	Yes	2	\$ 1,600.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 201,907.18	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 287,816.66	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 1,270.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 1,235.29
	TOTAL	13	\$ 194,600.00	\$ 489,723.84	

Case 07-15698 Doc 1 Official Form 6 - Statistical Summary (10/06)

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Northern District of Illinois

IN RE:		Case No.
Wall, Natasha		Chapter 7
	Debtor(s)	•

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 1,270.00
Average Expenses (from Schedule J, Line 18)	\$ 1,235.29
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C	
Line 20)	\$ 705.18

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 201,907.18
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 287,816.66
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 489,723.84

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United States Bankruptcy Court
Northern District of Illinois

IN	RE:	Case No	
w	all, Natasha	Chapter 7	
	Debt		
	DISCLOSURE OF	F COMPENSATION OF ATTORNEY FOR DEBTOR	
1.		e 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation cy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) lows:	
	For legal services, I have agreed to accept	\$	1,600.00
	Prior to the filing of this statement I have received .	\$ <u></u>	1,600.00
	Balance Due	\$ <u></u>	0.00
2.	The source of the compensation paid to me was:	Debtor Other (specify):	
3.	The source of compensation to be paid to me is:	Debtor Other (specify):	
4.	I have not agreed to share the above-disclosed co	ompensation with any other person unless they are members and associates of my law firm.	
	I have agreed to share the above-disclosed comp together with a list of the names of the people sh	pensation with a person or persons who are not members or associates of my law firm. A copy naring in the compensation, is attached.	of the agreement,
5.	In return for the above-disclosed fee, I have agreed to	o render legal service for all aspects of the bankruptcy case, including:	
6.	b. Preparation and filing of any petition, schedules		
	certify that the foregoing is a complete statement of an proceeding. August 29, 2007	CERTIFICATION By agreement or arrangement for payment to me for representation of the debtor(s) in this bankri ### /s/ James M. Kelly	uptcy
-	Date	Signature of Attorney	

The Law Offices Of James M. Kelly, PC

Name of Law Firm

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Official Form 22A (Chapter 7) (04/07)

In re: Wall, Natasha		
	Debtor(s)	
Case Number:		

(If known)

Doc 1

Page 10 of 35 According to the calculations required by this statement:

☐ The presumption arises

▼ The presumption does not arise

(Check the box as directed in Parts I, III, and VI of this statement.)

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedule I and J, this statement must be completed by every individual Chapter 7 debtor, whether or not filing jointly, whose debts are primarily consumer debts. Joint debtors may complete one statement only.

	Part I. EXCLUSION FOR DISABLED VETERANS					
	If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.					
1	Veteran's Declaration. By checking this box, I declar 3741(1)) whose indebtedness occurred primarily during a was performing a homeland defense activity (as defined	a period in which	I was on active duty			
	Part II. CALCULATION OF MON	ITHLY INC	OME FOR §	707(b)(7)	EXCLUSIO	N
2	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. ✓ Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11. b. ☐ Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only Column A ("Debtor's Income") for Lines 3-11. c. ☐ Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B (Spouse's Income") for Lines 3-11. d. ☐ Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. All figures must reflect average monthly income received from all sources, derived during the six Column A Column B Co					
	If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.				Debtor's Income	Spouse's Income
3	Gross wages, salary, tips, bonuses, overtime, commi	ssions.			\$ 705.18	\$
	Income from the operation of a business, profession the difference in the appropriate column(s) of Line 4. Do include any part of the business expenses entered Li	not enter a num	ber less than zero. D			
4	a. Gross receipts	\$				
	b. Ordinary and necessary business expenses	\$				
	c. Business income	Subtract	Line b from Line a]	\$	\$
	Rent and other real property income. Subtract Line b f appropriate column(s) of Line 5. Do not enter a number loperating expenses entered on Line b as a deduction	ess than zero. D				
5	a. Gross receipts	\$				
	b. Ordinary and necessary operating expenses	\$				
	c. Rent and other real property income	Subtract	Line b from Line a]	\$	\$
6	Interest, dividends, and royalties.				\$	\$
7	Pension and retirement income.				\$	\$
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of				\$	\$
9	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:					
	Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$		_ Spouse \$		Φ.	

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Official	Form 22A (Chapter 7) (04/07) - Cont.			
40	Income from all other sources. If necessary, list additional sources on a separate page. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. Specify source and amount.			
10	a.	\$		
	b.	\$		
	Total and enter on Line 10		\$	\$
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).			\$
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.			705.18
	Part III. APPLICATION OF § 707(B)(7)	EXCLUSION		
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from enter the result.	om Line 12 by the num	nber 12 and	\$ 8,462.16
	Applicable median family income. Enter the median family income for the app	olicable state and hous	sehold size.	

	Fait III. AFFLICATION OF §	TOT(B)(T) EXCEOSION			
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.				
14	Applicable median family income. Enter the median family income. (This information is available by family size at www.usdoj.gov/ust/ or from				
	a. Enter debtor's state of residence: Illinois	b. Enter debtor's household size:	_1_	\$	42,995.00
	Application of Section707(b)(7). Check the applicable box and pro	oceed as directed.			
15	The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII.				
	☐ The amount on Line 13 is more than the amount on Line	e 14. Complete the remaining part	s of this stateme	nt.	

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

	Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)					
16	Enter the amount from Line 12.	\$				
17	Marital adjustment. If you checked the box at Line 2.c, enter the amount of the income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. If you did not check box at Line 2.c, enter zero.	\$				
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$				

	Part V. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)(2)				
		Subpart A: Deductions under Standards of	the Internal Revenue Se	ervice (IRS)	
19	National Standards: food, clothing, household supplies, personal care, and miscellaneous. Enter "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable family size and income level. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				\$
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court).				
	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.				
20B	a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$		
	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$		
	C.	Net mortgage/rental expense	Subtract Line b from Line a]	\$
21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space				\$

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Official Form 22A (Chapter 7) (04/07) - Cont.

	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.				
22	Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.				
	□ 0 □ 1 □ 2 or more.				
	Enter the amount from IRS Transportation Standards, Operating Costs & Public Transportation Costs for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				
		Il Standards: transportation ownership/lease expense; Veh you claim an ownership/lease expense. (You may not claim an ownershes.)			
	1	2 or more.			
23	www.i	, in Line a below, the amount of the IRS Transportation Standards, Own usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line by debts secured by Vehicle 1, as stated in Line 42; subtract Line b from nter an amount less than zero.	the total of the Average Monthly	Payments	
	a.	IRS Transportation Standards, Ownership Costs, First Car	\$		
	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$		
	C.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a		
					\$
		Il Standards: transportation ownership/lease expense; Veh ted the "2 or more" Box in Line 23.	icle 2. Complete this Line only	if you	
24	www.i	, in Line a below, the amount of the IRS Transportation Standards, Own usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line by debts secured by Vehicle 2, as stated in Line 42; subtract Line b from nter an amount less than zero.	the total of the Average Monthly	Payments	
	a.	IRS Transportation Standards, Ownership Costs, Second Car	\$		
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$		
	C.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a		\$
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.				
26	deduc	r Necessary Expenses: mandatory payroll deductions. Entections that are required for your employment, such as mandatory retirem Do not include discretionary amounts, such as non-mandatory 40°	ent contributions, union dues, a		\$
		r Necessary Expenses: life insurance. Enter average monthly p	. ,	or term life	
27	insura	ance for yourself. Do not include premiums for insurance on your de of insurance.	, , , ,		\$
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to court order, such as spousal or child support payments. Do not include payments on past due support obligations included in Line 44.			\$	
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.			\$	
30	Othe	er Necessary Expenses: childcare. Enter the average monthly among the state of the		n childcare	\$
31	Othe care e	r Necessary Expenses: health care. Enter the average monthly a expenses that are not reimbursed by insurance or paid by a health savin	amount that you actually expend		
		h insurance or health savings accounts listed in Line 34.			\$
32	pay fo waitin	r Necessary Expenses: telecommunication services. Enter to relecommunication services other than your basic home telephone se g, caller id, special long distance, or internet service — to the extent needs and the special long distance, or internet service — to the extent needs and the special long distances of the service — to the extent needs and the special long distances of the service — to the extent needs and the service — to the extent needs and the service — to the extent needs are serviced by the service — to the extent needs are serviced by the service — to the extent needs are serviced by the service — to the extent needs are serviced by the service — to the extent needs are serviced.	rvice — such as cell phones, pa	gers, call	œ.
22		dependents. Do not include any amount previously deducted.	and 10 through 22		\$
33	ıota	I Expenses Allowed under IRS Standards. Enter the total of Lin	15 19 11110ug11 32.		\$

Document Official Form 22A (Chapter 7) (04/07) - Cont.

		Subpart B: Additi Note: Do not include a					
		th Insurance, Disability Insurance, and				erage	
	a.	Health Insurance		\$			
34	b.	Disability Insurance		\$		İ	
	C.	Health Savings Account		\$			
				Total: Add Lines a, b a	nd c	\$	
35	that y	inued contributions to the care of hou ou will continue to pay for the reasonable and it er of your household or member of your imme	necessary care and su	pport of an elderly, chro	nically ill, or disable		
36	safety	ection against family violence. Enter any of your family under the Family Violence Prevexpenses is required to be kept confidential by	ention and Services A				
37	for Ho	e energy costs. Enter the average monthly using and Utilities, that you actually expend fo mentation demonstrating that the additional	r home energy costs.	You must provide your	case trustee with		
38	actua childr	ration expenses for dependent childre ly incur, not to exceed \$137.50 per child, in pro en less than 18 years of age. You must proviont claimed is reasonable and necessary and	oviding elementary and de your case trustee	d secondary education for with documentation de	or your dependent monstrating that	the \$	
39	Additional food and clothing expense. Enter the average monthly amount by which your food and clothing expenses exceed the combined allowances for food and apparel in the IRS National Standards, not to exceed five percent of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary.						
40	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).						
41	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40						
	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40 Subpart C: Deductions for Debt Payment						
	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment. The Average Monthly Payment is the total of all amounts contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. Mortgage debts should include payments of taxes and insurance required by the mortgage. If necessary, list additional entries on a separate page.					е	
42		Name of Creditor	Property Securing th	e Debt	60-month Average Pmt		
	a.				\$		
	b.				\$		
	C.				\$		
				Total: Ad	d lines a, b and c.	$\left. \right _{\$}$	
	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.						
43		Name of Creditor	Property Securing th	e Debt	1/60th of the Cure Amount	_	
	a.				\$		
	b.				\$	4	
	C.				\$	4	
				Total: Ad	d lines a, b and c.	\$	
44		nents on priority claims. Enter the total ar	nount of all priority cla	ims (including priority ch	ild support and alir	mony	

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expenses.

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	Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.									
	a.	Projected average monthly Chapter 13 plan payment.	\$							
45	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	х							
	C.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b	\$						
46	Tota	Il Deductions for Debt Payment. Enter the total of Lines 42 through	gh 45.	\$						
		Subpart D: Total Deductions Allov	wed under § 707(b)(2)							
47	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.									
47	Tota	<u> </u>		\$						

	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION					
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))					
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	\$				
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.					
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.					
	Initial presumption determination. Check the applicable box and proceed as directed.					
	The amount on Line 51 is less than \$6,575. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.					
52	The amount set forth on Line 51 is more than \$10,950. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.					
	The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI (55).	Lines 53 though				
53	Enter the amount of your total non-priority unsecured debt.	\$				
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$				
55	Secondary presumption determination. Check the applicable box and proceed as directed.					
	The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.					
	The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presur the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.	mption arises" at				

Part VII. ADDITIONAL EXPENSE CLAIMS Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the

Expense Description Monthly Amount

a. \$
b. \$
c. \$
Total: Add Lines a, b and c

	Part VIII. VERIFICATION							
	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this a joint case, both debtors must sign.)							
57	Date: August 29, 2007	Signature: /s/ Natasha Wall (Debtor)						
	Date:	Signature:(Joint Debtor, if any)						

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IN RE Wall, Natasha

Debtor(s)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
105 Superior Court, Schaumburg, IL		J	193,000.00	193,000.00

(Report also on Summary of Schedules)

TOTAL

Main

Case No.

Case 07-15698 Doc :	1
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IN RE Wall, Natasha

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		cash		100.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		bank accounts		300.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		household goods		500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Clothing		700.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(3). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	X			

_ Case No. __

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.			
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.			
22.	Patents, copyrights, and other intellectual property. Give particulars.			
23.	Licenses, franchises, and other general intangibles. Give particulars.			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) in customer lists or similar compilations provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.			
26.	Boats, motors, and accessories.			
27.	Aircraft and accessories.			
28.	Office equipment, furnishings, and supplies.			
29.	Machinery, fixtures, equipment, and supplies used in business.			
30.	Inventory.			
31.	Animals.			
32.	Crops - growing or harvested. Give particulars.			
33.	Farming equipment and implements.			
	Farm supplies, chemicals, and feed.			
35.	Other personal property of any kind not already listed. Itemize.			
			TOTAL	1,600.00

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IN RE Wall, Natasha

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Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: Theck one box)	☐ Check if debtor claims a homestead exemption that exceeds \$136,875
Lieck one box)	

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED	CURRENT VALUE OF PROPERTY
		EXEMPTION	WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY 105 Superior Court, Schaumburg, IL	735 ILCS 5 §12-901	15,000.00	193,000.00
SCHEDULE B - PERSONAL PROPERTY	7331203 3 912-901	13,000.00	193,000.00
cash	735 ILCS 5 §12-1001(b)	100.00	100.00
bank accounts	735 ILCS 5 §12-1001(b)	300.00	300.00

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Desc Main

IN RE Wall, Natasha

Debtor(s)

Doc 1

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 396488/22			car Ioan	Г			8,902.18	8,902.18
Space Coast Credit Union PIO Box 2470 20 S. Wickham Road Melbourne, FL 32902			VALUE \$	-				
ACCOUNT NO. 9360633838578	Х		Mortgage account opened 2005-06				193,005.00	193,005.00
Wells Fargo Home Mortg 3476 Stateview Blvd Fort Mill, SC 29715			VALUE \$					
ACCOUNT NO.								
	-		VALUE \$	L		_		
ACCOUNT NO.			VALUE \$					
0 continuation sheets attached			(Total of th		otota		s 201,907.18	\$ 201,907.18
Continuation sheets attached		J)	Use only on last page of the completed Schedule D. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	als	Tota so o	al n al		\$ 201,907.18

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Case No.

IN RE Wall, Natasha

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Debtor(s)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). **Deposits by individuals** Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10). * Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment. • continuation sheets attached

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IN RE Wall, Natasha

Case No.

Debtor(s)

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holdi	ng	unse	cured nonpriority claims to report on this Schedule F.				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5424230803000645			Revolving account opened 1988-05			П	
Amalgamated Bk Chicago 1 W Monroe St Chicago, IL 60603							7,035.00
ACCOUNT NO. 749 74264 2514 94						\dashv	7,033.00
Bank Of America PO Box 15027 Wilmington, DE 19850	-				ì		15,430.54
ACCOUNT NO. 94			Revolving account opened 2006-06			\exists	13,430.3-
Bank Of America Pob 17054 Wilmington, DE 19884					ì		14,973.00
ACCOUNT NO. 4301-5420-0431-0909						\sqcap	1 1,01 010
Chase PO Box 15298 Willimgton, DE 19850							
						Ц	10,525.44
2 continuation sheets attached			S (Total of thi		tota age	- 1	\$ 47,963.98
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the Sta Summary of Certain Liabilities and Related	also atist	tica	n al	\$

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IN RE Wall, Natasha

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 430154200431			Revolving account opened 1999-06			H	
Chase 800 Brooksedge Blvd Westerville, OH 43081			3				44 452 00
ACCOUNT NO. 542418081588			Revolving account opened 1995-02			H	11,468.00
Citi Po Box 6241 Sioux Falls, SD 57117			Revolving account opened 1555 52				2 005 00
ACCOUNT NO. 5424-1808-1588-8893							2,095.00
Citi Platinum Select Cards PO Box 688916 Des Moines, IA 50368							2 150 10
ACCOUNT NO. 9391849591-1			student loan				2,159.10
Sallie Mae PO Box 9500 Wilkes Barre, PA 18773							102 269 04
ACCOUNT NO. 9391849591-1			signature student loan			H	102,268.91
Sallie Mae PO Box 9500 Wilkes Barre, PA 18773							11,431.70
ACCOUNT NO. 939184959110019			Installment account opened 2005-06			H	11,431.70
Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444			·				90,605.00
ACCOUNT NO. 939184959110008	T		Installment account opened 2001-06			\exists	33,333.30
Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444							0.500.55
Sheet no. 1 of 2 continuation sheets attached to	_			 Sub	tots		9,508.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	iis p T t als tatis	age Fota o o tica	e) al n al	\$ 229 ,535.71

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IN RE Wall, Natasha

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 939184959110009			Installment account opened 2001-06	Ħ		Ħ	
Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444							2,647.00
ACCOUNT NO. 39648822	H		Installment account opened 2003-01	\dagger		H	2,041.00
Space Coast Credit Uni 8045 S Wickham Rd Melbourne, FL 32941							7,421.00
ACCOUNT NO. A10036274				\forall			7,421.00
Suburban Assoc. In Ophthalmology 1100 W. Central Road, Suite 205 Arlington Heights, IL 60005							248.97
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no 2 of 2 continuation sheets attached to				Subt	tota	al	
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the Completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	nis pa T t also tatist	age Tota o o tica	e) al n al	\$ 10,316.97 \$ 287,816.66

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SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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Debtor(s)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
niel Wall III 5 Superior haumburg, IL 60193	Wells Fargo Home Mortg 3476 Stateview Blvd Fort Mill, SC 29715

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IN RE Wall, Natasha

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Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status	DEPENDENTS OF I	DEBTOR AND	SPOUSE		
Single	RELATIONSHIP(S):			AGE(S):
	Son				
EMPLOYMENT:	DEBTOR		SPOU	USE	
Occupation Teacher					
Name of Employer William Raine	ey Harper College				
How long employed					
Address of Employer 1200 W. Algo	nquin Road				
Palatine, IL 6	0067				
INCOME: (Estimate of average of	r projected monthly income at time case filed)		D.	EBTOR	SPOUSE
_	r projected monthly income at time case filed)	1 \			SFOUSE
2. Estimated monthly overtime	alary, and commissions (prorate if not paid month	ЛУ)	\$1	<u>1,270.00</u> \$	
•			φ		
3. SUBTOTAL			\$1	1,270.00 \$	
4. LESS PAYROLL DEDUCTION			Φ	Φ.	
a. Payroll taxes and Social Secur	nty		\$	\$	
b. Insurancec. Union dues			\$	<u>\$</u>	
			\$		
d. Other (specify)			\$	—— ş—	
5. SUBTOTAL OF PAYROLL I	DEDUCTIONS		φ ¢	*	
6. TOTAL NET MONTHLY TA			Φ 1		
6. TOTAL NET MONTHLY TA	RE HOME PAT		ф	1,270.00 \$	
7 Regular income from operation	of business or profession or farm (attach detailed	statement)	\$	\$	
8. Income from real property	or business of profession of farm (actuel detailed	statement)	\$	<u>\$</u>	
9. Interest and dividends			\$	\$	
	ort payments payable to the debtor for the debtor	's use or	T		
that of dependents listed above			\$	\$	
11. Social Security or other govern	ment assistance				
(Specify)			\$	\$	
			\$	\$	
12. Pension or retirement income			\$	\$	
13. Other monthly income					
(Specify)			\$	\$	
			\$	\$	
			\$	\$	
14. SUBTOTAL OF LINES 7 TH	HROUGH 13	!	\$	\$	
	COME (Add amounts shown on lines 6 and 14)		\$ 1	1,270.00 \$	
	(Tidd unioding blown on thes o did 14)		Ψ	-,Ψ	
16. COMBINED AVERAGE MO	ONTHLY INCOME: (Combine column totals fr	om line 15:			
if there is only one debtor repeat to		,	\$	51 ,27	0.00
		l		ummary of Schedules ar	

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

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Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prora quarterly, semi-annually, or annually to show monthly rate.	te any payment	is made biweekly,
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complet expenditures labeled "Spouse."	te a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	
a. Are real estate taxes included? Yes No		
b. Is property insurance included? Yes No		
2. Utilities:		
a. Electricity and heating fuel	\$	100.00
b. Water and sewer	\$	22.50
c. Telephone	\$	40.00
d. Other Garbage	\$	10.00
Child Care	\$	200.00
3. Home maintenance (repairs and upkeep)	\$	
4. Food	\$	200.00
5. Clothing	\$	100.00 20.00
6. Laundry and dry cleaning	\$ —	20.00
7. Medical and dental expenses 8. Transportation (not including car payments)	, —	150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	φ —	100.00
10. Charitable contributions	φ ——	20.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Φ	20.00
a. Homeowner's or renter's	\$	
b. Life	\$ —	
c. Health	\$	165.38
d. Auto	\$	107.41
e. Other	\$	
	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)	Φ.	
(Specify)	— <u>\$</u> —	
12 Totallood on the Control of 11 12 on 12 on the Control of 12 do 12 on the	\$	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	¢	
a. Auto b. Other	\$	
U. Oulei	— ° —	
14. Alimony, maintenance, and support paid to others	—	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ —	
17. Other	\$ —— \$	
	\$	
	\$	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if		4 005 00
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$	1,235.29
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing None	of this docu	ment:
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	1,270.00
b. Average monthly expenses from Line 18 above	\$	1,235.29
c Monthly net income (a minus h)	\$	34.71

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Debtor(s)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ______15 sheets (*total shown on summary page plus* 2), and that they are true and correct to the best of my knowledge, information, and belief.

Date: August 29, 2007	Signature: /s/ Natasha Wall Natasha Wall	Debtor
Date:	Signature:	
		(Joint Debtor, if any,
DECLARATION AND S	SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION	N PREPARER (See 11 U.S.C. § 110)
compensation and have provided the and 342 (b); and, (3) if rules or gui	that: (1) I am a bankruptcy petition preparer as defined in 11 Use debtor with a copy of this document and the notices and informat delines have been promulgated pursuant to 11 U.S.C. § 110(h) see given the debtor notice of the maximum amount before preparing by that section.	tion required under 11 U.S.C. §§ 110(b), 110(h), etting a maximum fee for services chargeable by
Printed or Typed Name and Title, if any,	of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer responsible person, or partner who	is not an individual, state the name, title (if any), address, and signs the document.	social security number of the officer, principal,
Address		
Signature of Bankruptcy Petition Prepare	r	Date
Names and Social Security numbers is not an individual:	of all other individuals who prepared or assisted in preparing this d	ocument, unless the bankruptcy petition preparer
If more than one person prepared th	is document, attach additional signed sheets conforming to the app	propriate Official Form for each person.
A bankruptcy petition preparer's fai imprisonment or both. 11 U.S.C. §	lure to comply with the provision of title 11 and the Federal Rules $110;18$ U.S.C. § $156.$	s of Bankruptcy Procedure may result in fines or
DECLARATION UN	NDER PENALTY OF PERJURY ON BEHALF OF CORPO	ORATION OR PARTNERSHIP
I, the	(the president or other officer or	an authorized agent of the corporation or a
member or an authorized agent of (corporation or partnership) names schedules, consisting of knowledge, information, and bele	of the partnership) of the	that I have read the foregoing summary and they are true and correct to the best of my
Date:	Signature:	

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.] Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571. Case 07-15698 Official Form 7 (04/07)

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United States Bankruptcy Court
Northern District of Illinois

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IN RE:

Case No. _____

Wall, Natasha

Chapter 7

Debtor(s)

Doc 1

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. *Individual or joint debtor(s)* with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None	c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)				
4. Su	its and administrative proceedings, executions, garnishments and attachments				
None	a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)				
None	b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)				
5. Re	possessions, foreclosures and returns				
None	List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)				
6. As	signments and receiverships				
None	_, as Describe any assignment of property for the benefit of creditors made within 120 days immediately proceeding the commencement of this case.				
None	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)				
7. Gi	fts				
None	List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)				
8. Lo	sses				
None	List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)				
9. Pa	yments related to debt counseling or bankruptcy				
None	List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.				
Jame 119 I	DATE OF PAYMENT, NAME OF AMOUNT OF MONEY OR DESCRIPTION IE AND ADDRESS OF PAYEE PAYOR IF OTHER THAN DEBTOR AND VALUE OF PROPERTY Ses M. Kelly N. Northwest Highway tine, IL 60067				
10. O	ther transfers				
None	a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or				

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR Daniel Wall III 105 Superior Schaumburg, IL 60193 ex spouse

DATE

chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED **\$190,000.00**

petition is not filed.)

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b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

List all property owned by another person that the debtor holds or controls.

 \checkmark

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15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 105 Superior Court, Schaumburg, IL NAME USED

DATES OF OCCUPANCY June 2005 - September 2006

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

Daniel James Wall

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

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18. Nature, location and name of business

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a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: August 29, 2007	Signature /s/ Natasha Wall	
	of Debtor	Natasha Wali
Date:	Signature	
	of Joint Debtor	
	(if any)	
	0 continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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Northern District of Illinois

IN RE:				Case No			
Wall, Natasha			Chapter 7				
	Deb	otor(s)					
	CHAPTER 7 IND	IVIDUAL DI	EBTOR'S STATEME	NT OF INTEN	TION		
I have filed a so	hedule of assets and liabilities whedule of executory contracts a ne following with respect to the	and unexpired leas	ses which includes personal p	property subject to a			
Description of Secured Proj	erty	Creditor's Name		Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
None							
Description of Leased Prop	erty		Lessor's Name				Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)
08/29/2007	/s/ Natasha Wall						
Date	Natasha Wall		Debtor		Joi	nt Debtor (1	f applicable)
I declare under per compensation and and 342 (b); and, bankruptcy petitio	enalty of perjury that: (1) I am have provided the debtor with a (3) if rules or guidelines have be preparers, I have given the debtor, as required by that section	a bankruptcy pe copy of this docu een promulgated otor notice of the r	tition preparer as defined in iment and the notices and inf pursuant to 11 U.S.C. § 110	11 U.S.C. § 110; formation required to 0(h) setting a maxin	(2) I prepunder 11 Unum fee fo	pared this d .S.C. §§ 110 r services cl	ocument for 0(b), 110(h), nargeable by
If the bankruptcy	ne and Title, if any, of Bankruptcy Foetition preparer is not an india, or partner who signs the docu	ividual, state the	name, title (if any), address,	Social Security and social security	_	-	
Address							
Signature of Bankrup	tcy Petition Preparer			Date			
Names and Social is not an individua	Security numbers of all other inc l:	lividuals who pre	pared or assisted in preparing	this document, unle	ess the banl	kruptcy peti	ion preparer

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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Case No. _____ IN RE: Chapter 7 Wall, Natasha Debtor(s) VERIFICATION OF CREDITOR MATRIX Number of Creditors _____13 The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge. Date: August 29, 2007 /s/ Natasha Wall Debtor Joint Debtor

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Wall, Natasha 605 Almond Lane Hoffman Estates, IL 60169 Document F Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444

The Law Offices Of James M. Kelly, PC 119 North Northwest Highway

Palatine, IL 60067

Space Coast Credit Uni 8045 S Wickham Rd Melbourne, FL 32941

Amalgamated Bk Chicago 1 W Monroe St Chicago, IL 60603

Space Coast Credit Union PIO Box 2470 20 S. Wickham Road Melbourne, FL 32902

Bank Of America PO Box 15027 Wilmington, DE 19850

Suburban Assoc. In Ophthalmology 1100 W. Central Road, Suite 205 Arlington Heights, IL 60005

Bank Of America Pob 17054 Wilmington, DE 19884 Wells Fargo Home Mortg 3476 Stateview Blvd Fort Mill, SC 29715

Chase PO Box 15298 Willimgton, DE 19850

Chase 800 Brooksedge Blvd Westerville, OH 43081

Citi Po Box 6241 Sioux Falls, SD 57117

Citi Platinum Select Cards PO Box 688916 Des Moines, IA 50368

Sallie Mae PO Box 9500 Wilkes Barre, PA 18773